

A Brief History of Public Housing

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ABSTRACT

JA Stoloff: A Brief History of Public Housing

In this paper, I will briefly discuss the background and origins of the federal public housing program. The federal public housing program has the reputation as being a decaying dumping ground for housing some of the poorest families in the US. In fact, this short history will show that program has evolved significantly over time, but was rooted in a very idealistic and paternalistic view of helping the working class, not necessarily the worst off segments of society. The purpose of public housing, as well as the financing and design, has changed greatly since the passage of the 1937 Housing Act. Public housing was originally built on a relatively small scale as two and three story walk-ups and garden apartments, which were financed through bond initiatives and operated by setting rents to cover costs. Beginning in the 1950s, high-rise building styles dominated the program. High rises failed for families, in most cases, but served the elderly well. By the 1970s rents were tied to incomes, tenants were more often poor and a financing gap emerged, which led to the deterioration of many units. Today, the federal government is no longer in the business of financing this style of public housing, but a similar goal is met, possibly less effectively, through the low income housing tax credit program.

Introduction

This paper gives a brief overview of the history of public housing. Public housing is a program introduced at the federal level in 1937 that provides for public financing of low-cost housing in the form of publicly-managed and owned multi-family developments. Several municipalities, most notably New York city, had started to provide publicly funded housing prior to the introduction of the 1937 Housing Act, and it was these kinds of programs that became the model for the federal program. This paper is organized into four sections that are seen as critical to understanding the history and development of public housing: target population, site selection, financing, and design (Hays 1995).

Target population

Public housing was not originally built to house the ‘poorest of the poor,’ but was intended for select segments of the working class (United States 1937; Bauman 1987; Atlas and Dreier 1992; Marcuse 1995). Specifically, it was designed to serve the needs of the ‘submerged middle class,’ who were temporarily outside of the labor market during the Depression. After World War II, many working class people were able to buy their own homes using low-interest mortgages through the VA and FHA (Bratt 1986). These benefits were targeted to whites and helped move whites to suburbs but kept blacks concentrated in cities and inner suburbs (especially in the northeastern and mid-western states). The distribution of federal benefits made it possible for mostly white working-class people to move out of public housing, and contributed to a downward income shift in the public

housing population after the 1940's. The discriminatory nature of these practices has been well documented by Massey and Denton (1993).

Public housing has also been thought of as a solution for inner-city poverty and isolation, and as a basic human necessity for less well-off people (Riis 1890; Marcuse 1986b (1978); Stegman 1990). The view of many planners, architects and social workers was that good housing was humane and necessary to the well-being of all people and would greatly improve life chances for slum dwellers. They saw public housing as way of fulfilling part of the state's responsibility to ensure that decent, affordable housing was available for all residents of the U.S. Early reformers were appalled by the conditions of the tenements where immigrants lived. They called for the demolition of the tenements, an end to windowless interior rooms, better air circulation and more light. They ascribed many of the undesirable qualities of the poor to their unsafe and unsanitary living conditions. By the turn of the century, housing commissions had been set up in several major cities in order to impose some regulations on landlords (Marcuse 1986a).



Figure 1: Jacob Riis Houses, Manhattan

The first national housing legislation was passed in 1937 after a long struggle in the Congress. Beyond providing low-cost housing, the other purpose behind the original 1937 legislation was to improve the lagging economy by providing jobs in the building industry. Indeed, public housing was never conceived of as providing long-term permanent housing for the poor. The explicit purpose of the act was “...to alleviate present and recurring unemployment and to remedy the unsafe and insanitary housing conditions and the acute shortage of decent, safe and sanitary dwellings for families of low income...” (United States 1937). The addition of ‘alleviation of unemployment’ as one of the purposes of the act was a way in which the original legislation was modified in order to be accepted by Congress. The act also provided for slum clearance and the provision of replacement “low-rent housing.” This housing was to be consumed by “families of low income,” which had a rather loose definition as, “...families...in the lowest income group who cannot afford to pay enough to cause private enterprise...to build an adequate supply of decent, safe, and sanitary dwellings...” (United States 1937). The only directive for income screening of tenants was that their incomes be no higher than five times the rental cost of the unit (six times in the case of families with three or more children).

Some of the earliest advocates of public housing supported tenant screening because they knew that to have a successful housing development most residents must be employed (Bauer 1957; Spain 1996). Qualitative tenant screening was the norm when public housing was first built in the late 1930's (Marcuse 1995). These practices were challenged in the 1960's but there was a paradoxical criticism of the way public housing was managed; on the one hand some managers were criticized for the laxity of rules, while others were maligned for being too strict and moralistic, demonstrating the inconsistent standards by which public

housing was judged (Hays 1995). In the 1950's and earlier, very strict tenant policies were enforced. Unwed pregnant women could be evicted and large fines for property damage were imposed. Other criteria were that families have two parents, the head of the household hold a job, and that families have some record of good housekeeping skills. In fact, visits were made to future tenants' previous dwellings to see if they were suitable candidates. It was also common to make spot checks in public housing developments to make sure units were being well cared for. Even into the second and third decades of public housing, spot checks to catch extra tenants (especially men living with unmarried welfare recipients) were not infrequent (Bratt 1986; Marcuse 1995) and continue in some places.



Figure 2: Yesler Terrace, Seattle, 1940s

In the 1940's and 1950's, income limits had the effect of penalizing residents for upward mobility. Families could be evicted if their income surpassed an upper limit. The Housing Act of 1949 introduced subsidized housing programs other than public housing, and included a housing priority for very low-income people, income limits, and maximum rents (rents were required to be 20% less than lowest market rates) (United States 1949; Bratt 1986). This benefited business interests by limiting the program to the very poor and leaving

the working class to be housed by private builders. Limiting the program in this way ensured non-competitiveness with the private sector and was not motivated by a desire to serve the most needy in society (Schill 1991). In the late 1960's, further incentives were introduced to encourage the involvement of private developers and real estate interests in the development of low-cost housing in the form of public financing of private subsidized housing developments (HUD programs such as sections 235, 236, 221d, and 8). These programs "...gave private developers tax breaks, low-cost mortgages, and rent subsidies to house the poor," (Atlas and Dreier 1992). This marked the beginning of corrupt practices in the administration of some housing subsidy programs that led to the HUD scandals of the 1970s, which were visited again in the 1980s (Atlas and Dreier 1992; Hays 1995). While the public housing program was not directly implicated in the abuses, the problems weakened support for all federal housing programs. Despite problems in the implementation of housing subsidy programs, the direction of housing policy was steadily moving away from supply-based models and towards subsidized private development and demand-based delivery systems, such as housing vouchers (Orlebeke 2000).



Figure 3: Benjamin Banneker Apartments, Cumberland, MD

Ironically, while ending legal discrimination by no longer allowing racially segregated projects, the Civil Rights Act of 1964 contributed to the movement of whites out of projects when they became racially integrated. Over time, advocates for the poor asked that preferences on waiting lists be given to the most disadvantaged applicants, in particular to the homeless and displaced. This, combined with income limits, ensured that public housing residents were drawn from the least well-off segments of society. Anyone who could afford to live elsewhere moved out of public housing, and whites had more opportunities than minorities to take advantage of government subsidies that promoted homeownership.

In 1981, rent ceilings were eliminated, which potentially made public housing even less attractive to its higher-income residents. Additionally, the proportion of tenants with incomes over 50% of median was limited. Rents were changed to reflect a payment of 30% of adjusted income, an increase from 25%. Discretion as to how to calculate standard deductions from total income was largely removed from the public housing authorities; in 1983, Congress established standard deductions for minors, elderly heads of households, and for other allowable expenses (Feins, Merrill et al. 1994).



Figure 4: John F. Kennedy Apartments, Elderly, Cumberland, MD

Rent ceilings were reintroduced in 1987, but federal preferences for tenants were also implemented (Feins, Merrill et al. 1994). This continued a trend of less control by the public housing authorities and a shift in the public housing population to a more disadvantaged segment of society. The preferences were for tenants who were involuntarily displaced, living in substandard housing or paying more than 50% of their income for rent. In 1990, a 10% limit on annual rent increases was implemented. In 1992, some flexibility was restored to local public housing authorities and federal housing preferences were largely eliminated.

It is impossible to say exactly which standards were used to select tenants in the 1990s, since local housing authorities could impose additional preference criteria when screening for residence. Federal preferences were in effect for most of the 1990s, though later in the decade, and through the present day, any particular housing agency may be using no or several preferences. Although local housing authorities have discretion in screening applicants, and some have the authority to modify payment schedules, most residents of public housing still pay approximately 30% of their adjusted income for rent.

Site selection

Site selection was, initially, completely under local control. It was not until the court challenges of the early 1960's that the federal government interfered with many of the discriminatory site selection practices carried on at the local level. Racial segregation in public housing, perpetuated by site selection strategies, was the norm and reflected the larger patterns of residential segregation in the U.S. Projects were often designed to be race-specific and more often were designated for whites than for blacks (Bratt 1986; Marcuse 1986a; Massey and Denton 1993). The racial segregation of housing projects was often a deliberate decision on the part of the local housing authorities. For example, in New York,

the Williamsburg Houses project in Brooklyn was built in 1935 for whites, and the Harlem River Houses project in Manhattan was built to house blacks. Harlem River Houses was seen as a way to prevent demand by African-Americans for access to the housing being provided in all-white communities (Marcuse 1986a).

The situation in Chicago exemplifies the problems caused by racial segregation. By the 1960's Chicago had some of the most segregated public housing in the U.S. Because city council members had veto power when it came to placing new public housing developments in their wards, almost all units were located in black neighborhoods. The series of court cases now known as *Gautreaux* successfully challenged this situation, but desegregation is still not a reality in Chicago (Hays 1995). The implementation of *Gautreaux* faced massive resistance, and public housing development was essentially halted for several years until the laws were changed and the Chicago Housing Authority was allowed to operate without city approval, at least for a short period. The eventual remedy mandated by *Gautreaux* included issuance of Section 8 certificates that residents could use to move to privately-owned housing in mostly white suburbs.¹

In other cities, cases similar to *Gautreaux* that challenged the pattern of excluding public housing from white, suburban areas were only successful when discriminatory zoning practices could be proved. The result of the successful cases was that the U.S. Department of Housing and Urban Development (HUD) issued regulations prioritizing racial

¹ The *Gautreaux* experience was the main motivation for the implementation of a large-scale social experiment in housing mobility, Moving to Opportunity (MTO), now being conducted by HUD Goering, J. and J. D. Feins, Eds. (2003). Choosing a Better Life? Evaluating the Moving to Opportunity Social Experiment. Washington DC, The Urban Institute Press.

Orr, L., J. D. Feins, et al. (2003). Moving to Opportunity Interim Impacts Evaluation. Washington DC, US Department of Housing and Urban Development.

deconcentration as a site selection factor. Unfortunately, HUD regulations could not ensure compliance with the goal of desegregation, and some localities turned down federal money rather than follow the new regulations. This raised a dilemma for those who had advocated the changes: was a decline in the number of units being produced preferable to segregated housing? Was it right to cut off federal funding for other programs in order to force approval of new public housing sites (Hays 1995)?

Urban renewal

Slum clearance, while a major focus of the 1937 Act, became even more of an emphasis in the Housing Act of 1949. This served business interests because, by limiting public building to the replacement of demolished slums, publicly provided housing stock created almost no direct competition in the private real estate market. Building lobbying interests promoted many of the changes in the 1949 Act that precipitated the problem of concentrated poverty in public housing (Bratt 1986; Atlas and Dreier 1992).

Urban renewal was initiated with Title I of the Housing Act of 1949 and it made large-scale slum clearance possible without the requirement that all cleared housing be replaced (Teaford 2000). Title I did not include a mandate for the construction of low- or moderate-income housing. In some instances, though, public housing was an integral part of a city's redevelopment plan, such as Pruitt-Igoe in St. Louis (von Hoffman 2000). Early Title I projects in New York, Philadelphia, and Cleveland included low- and moderate-income housing but, by the late 1950's, this kind of development lost favor. One of the worst examples of urban renewal was the slum clearance project in the West End of Boston, which was undertaken with little support from the neighborhood residents, as documented by Gans (1962). Especially disturbing was the erasure of a community that, upon closer inspection,

appeared perfectly functional. Perversely, the renewal process could be quite lengthy, leaving large barren areas in the center of a city waiting for development to begin. The benefits to the poor of new commercial and retail development, if any, were mostly indirect (Teaford 2000).

The 1949 Housing Act mandated 810,000 units of public housing be built, but by December of 1951, only 84,600 units were under construction. The 1954 Housing Act called for public housing to be built only in areas of slum clearance and urban renewal. Thus, new public housing did not increase the housing supply, but served to replace demolished housing. Additionally, displacement was a problem for former slum dwellers, as they waited for the promised new housing to be built. As public housing construction declined, investment in urban renewal increased. Between 1957 and 1960 an average of 26,750 public housing units per year were constructed (Biles 2000).

Financing

Public housing has always been faced with financial difficulties. Congress funded fewer units than were authorized beginning with the first housing act. The 1937 Act funded only capital costs and expected that most operational and maintenance costs would be covered by rental income, though operating subsidies were not explicitly excluded (Schill 1991). Often, though, excess rent was applied to debt payment and maintenance needs were neglected. Congress attributed rising costs in public housing to management problems, although in the 1950's and 1960's, high inflation, increasing expenses and aging buildings clearly contributed to higher maintenance costs. Compounding rising inflation, tenant incomes declined from 47.1% to 36.9% of the U.S. median income between 1961 and 1970 (Hays 1995). A small construction boom in public housing between 1969-1970 intensified

the existing financial problems. Public housing was attacked, along with other housing programs, by the Nixon administration. Public housing authorities were left with an impossible choice: raise rents; decrease services and maintenance; or do both.

Rising rents and reduction of services led to widespread tenant discontent and a series of rent strikes in the 1960's eventually culminated in the passage of the Brooke Amendment to the 1969 Housing Act (Hays 1995). In 1971 the Brooke Amendment capped public housing rents at 25% of income (30% since 1981) and provided for operating subsidies to housing authorities to pay for shortfalls and deficits (Bratt 1986; Hays 1995). Also, in order to qualify for admission, tenants' incomes were not to exceed 80% of the area median income. A very strict interpretation of the legislation was applied, and HUD tried to use the operating subsidies to encourage good management. HUD managed to spend only \$33 million out of the \$75 million 1970 appropriation for operating subsidies in an attempt to exert control (Hays 1995; Bauman 2000). Even though there was a great deal of new construction in the 1970's, older units were crumbling (Hays 1995). Eventually, the operating subsidies that were designed to fill the gap between rents and expenses were tied to performance. Low-performing housing authorities continued to struggle and a lagging economy forestalled repairs and modernization efforts of troubled projects (Bauman 2000). Critics of the Brooke Amendments argued that deferred maintenance needs were not considered and that the modernization fund that was eventually enacted was never sufficient to fully complete repairs. The new funding did not cover the losses caused by Brooke after figuring in inflation. During the 1980s, rents covered only 79% of operating costs, down from 97% in the early part of the decade (Feins, Merrill et al. 1994). Rents were raised in many places, but even with increased rental income, maintenance problems continued and

many buildings decayed rapidly (Council of Large Public Housing Authorities (CLPHA) 1993).

In January of 1973, the Nixon administration imposed a freeze on most federal housing programs. They began a large-scale reorganization and consolidation of programs, with a major emphasis on Section 8 subsidies as a replacement for public housing and several other programs. However, in 1977 public housing was reintroduced to the budget and was maintained until the Carter administration's last budget in 1981. Public housing was a tried and true program that, despite all of its problems and failures, did succeed in providing low- and moderate-income people with decent, affordable housing. At the time, it was unclear if Section 8 would be implemented successfully and this doubt led to the reintroduction of public housing. Until 1981, annual reservations for between 35,000 and 50,000 units a year were made. An argument in favor of public housing was that it could provide housing to a population that the private sector was unwilling to serve and that public housing was actually more economical, in the long run, than some subsidy programs. Public housing potentially increases the housing stock and remains available to low-income people permanently. There is no risk of resale and market turnover or loss of that housing from the low-income sector (Hays 1995).

Since 1981, there has been no large scale funding for new public housing at the federal level, although Congress did pay off the outstanding debt on public housing during the 1980s. Local governments have built public housing, usually on the scattered site model, and public housing has been used as a vehicle to selectively replace housing. Funding of public housing for Native Americans continued much longer than for the rest of the program, but was converted to a block grant program in 1996. As of 2003, the bulk of the federal

housing dollars are used for tenant-based housing vouchers, formerly Section 8, now called “Housing Choice Vouchers.” The recipient pays 30% of her income towards rent and the voucher covers the difference between that and the rental price of the unit. The demand for affordable housing has not diminished, and public housing and Section 8 vouchers have failed to satisfy it. In the late 1990's, HUD introduced a few pilot programs, such as HOPE VI and Moving to Work, that attempt to remedy the problems related to restrictive rent structures and poor housing design. It will be several years before we know the outcomes of these programs, though HUD is conducting evaluations.

Design

Poor design of developments has been blamed for many of the problems that public housing residents face (Newman 1972). Modern design was thought to play a key role in improving the environmental conditions for slum dwellers. Social activists argued that children and families could not thrive in the squalid environment of tenements where people often lived in interior rooms with no windows or ventilation. Early ideas of improving tenements emphasized light and air (Franck and Mostoller 1995). In the late 1800's, reformers such as Jacob Riis decried unsanitary conditions and called for the destruction of tenements (Riis 1890; Riis 1902).

By the early 1940's, many planners felt that high-rises could provide a healthy, unique living environment that would contrast favorably with surrounding slum areas. However, guides to good design for two and three story buildings were still being promulgated (National Housing Agency - Federal Public Housing Authority 1946). While high-rise buildings were desirable for their space efficiency, they were not necessarily the cheapest forms of housing development. The per unit cost of high rises is often more

expensive than other types of units, but when the land cost is extremely high it is efficient to build more units at a higher cost in order to maximize the use of land. It was often the case that land costs for public housing sites were very high, even though the sites were not very desirable (Bacon 1985). In some cases, the original plans of architects were imperfectly executed due to lack of funds, leading to unpleasant housing and poorly designed common areas.

Limits on unit amenities were imposed for cost reasons and because it was believed that a lack of amenities would encourage residents to better themselves. In the name of cost control, inexpensive amenities were often sacrificed, and poor quality units were produced, though Congress and the housing authorities often blamed tenants for the poor condition of units. Even in contemporary cases where the buildings are well constructed, basics such as floor space, closet doors, and reliable elevators might be lacking (Biles 2000). Poorly designed floor plans lead to security problems and the lack of site planning and recreational facilities make the developments stark and unfriendly. The monolithic appearance of many developments has become part of the larger grounds on which public housing has been attacked (Hays 1995). However, high rises have been operated for elderly residents with few objections over the years. In many cases, failed family high rises have been converted to use for elderly residents with great success.



Figure 5: “Old” Cabrini Green Extension, Chicago

Developments often were purposefully designed to separate the new public housing from the existing community. Site plans often placed buildings on diagonals in relation to the existing street pattern. Some large developments imposed ‘superblocks’ for the area surrounding the development, creating blocks that contained two or three normal city blocks. The break in the street grid was considered necessary to distinguish the new housing from the rest of a poor neighborhood (Franck and Mostoller 1995). The institutional look, the uniformity of the buildings, and the peculiar and confusing layout of developments all have made public housing easy to identify visually and subject to stigmatization and isolation (Franck and Mostoller 1995). This was an unintended and unanticipated consequence; separation was thought to be a benefit to residents that would distinguish their dwellings from the rest of the slum. The modern design of many public housing developments was imagined to have positive symbolic value for places, while it usually had the opposite effect once constructed (Bacon 1985).

When Pruitt Igoe (see Figure 1, below), in St. Louis, was demolished in 1972, the failure of the project was largely blamed on poor design. The design was of a kind that

typifies many of the negative stereotypes of high-rise developments (Rainwater 1967). Bacon's (1985) research suggests, however, that the failure of the project was most likely due to the declining economy of St. Louis, though the innovative and modern design did not prove to be very accommodating to residents. One of the reasons that this particular design was chosen was to represent modernity and urban renewal for the economically struggling city of St. Louis (Bacon 1985). Financing was not available to completely carry out the design and many compromises were made that sacrificed amenities such as children's playgrounds and green space between buildings. These and other design flaws made the buildings unpleasant to live in, and vacancies were always high even though there was a shortage of affordable housing in St. Louis (Bacon 1985). However, the real failure of the project was more financial in nature than social, though the social problems were much more visible. It became easy to blame the 'social pathologies' of residents for the deterioration of the buildings rather than a lack of operational funds to maintain them. Debt retirement was the first priority of all revenues in public housing and took precedence over maintenance spending. As living conditions worsened, vacancy rates rose and Pruitt-Igoe became a financial black hole. Paying for the upkeep and debt of Pruitt-Igoe sapped resources from the other, more successful, public housing developments in St. Louis. Because funds were not reinvested in the development, eventually demolition became the most viable, and least costly, solution. By 1968, HUD had prohibited the building of high-rises for families (Biles 2000)², but they continued to be operated successfully for elderly residents.

² It should be noted that in many cities, the major example being New York, high-rise projects are operated successfully for families.



Figure 6: Pruitt Igoe, St. Louis, MO (pre-demolition)

The perception is that most public housing is in the form of high-rises and, in fact, they compose a little over a quarter of the public housing stock. The largest proportion of the housing stock was built before 1970 and consists of: 27% high-rises, 32% garden apartments, 16% low-rise walk-ups, and 25% single-family homes or townhouses. Since the 1980s, very little new housing stock has been added (Atlas and Dreier 1992). What has been added for families are mostly scattered-site developments with 50 or fewer units. Approximately 80% of all family units are in medium- or low-rise buildings (Council of Large Public Housing Authorities (CLPHA) 1993). Many high-rises originally built for families were eventually converted for elderly use.



Figure 7: "New" Cabrini Green, Chicago

Conclusion

Despite the many problems of funding and organization that it has faced since its inception, conventional public housing remains one of the largest sources of federally funded low-income housing in the United States. Though public housing has often been criticized on the grounds of bad design, the real problems stem from economic failures. Early public housing projects were often well designed and well integrated with the other housing stock in the neighborhood (First Houses in New York's lower East Side, or Yesler Terrace (see Figure 8 below) near downtown Seattle are good examples). However, many of these early projects were not well maintained and became dilapidated before being either revitalized or demolished. Designs from the 1950's and later were more likely to be the high rises and super block projects that are the most common image of public housing. Public housing funding continues to be a major struggle to this day. HUD has continually revised its funding systems and tried to reward what it considers high performing PHAs. The most common solution for large failed projects, now carried out via the HOPE VI program, is demolition and reconstruction of fewer units on a smaller scale. Whether this is the best

solution remains to be seen. Much of the public housing stock remains in adequate condition and continues to house a very low-income population.



Figure 8: Yesler Terrace, Present Day

The low-income housing tax credit (LIHTC) program has many similarities to the original federal program. It is operated by the Treasury Department, and is very similar to the public housing program of the 1930s and 1940s, with capital costs largely paid for through the issuance of tax credits. Other subsidies such as HOME, are often used in combination with LIHTC to lower rents, cover operating costs and provide some debt service. Tax credits on their own do not serve the poorest families; they must be layered with other subsidy programs, such as housing vouchers, to serve the poorest families. An alternative to LIHTC would be a new production program, similar to the original public housing program, with the federal government directly paying the bonds for housing authorities (which is more efficient than tax credits), and setting rents to cover operations, maintenance, and replacement reserve costs. In order to make units affordable to very low-income families, vouchers could be used. A new production program would have the virtue

of more efficiently creating additional low-income housing stock that would actually become mixed income.

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